United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 22-02200-MJC Jessica Lee Gonzalez Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3 Date Rcvd: Nov 15, 2022 Form ID: 309I Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol Definition

Debtor

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^ were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	pient Name and Address	
db	ca Lee Gonzalez, 334 Sarah Way, East Stroudsburg, PA 18301-8595	
5506148	/COMENITY/MYPOINTSRWD, PO BOX 182120, COLUMBUS, OH 43218-2120	
5506149	/COMENITY/ULTA MC, PO BOX 182120, COLUMBUS, OH 43218-2120	
5506150	VANCED RECOVERY SYSTEMS, PO BOX 80766, VALLEY FORGE, PA 19484-07	766
5506151	HONY GONZALEZ, 334 SARAH WAY, EAST STROUDSBURG, PA 18301-8595	
5506153	OZONE PRO, 123 SOUTH FRONT STREET, MEMPHIS, TN 38103-3618	
5506156	MART AUTO CENTER, INC., 920 UNION BLVD., ALLENTOWN, PA 18109-324	3
5506160	SETT & GEORGE, P.C., 945 HOPMEADOW STREET, SIMSBURY, CT 06070-186	55
5506162	'IN DEBATT, 105 PUGH LANE, EAST STROUDSBURG, PA 18301-7898	
5506164	IGH VALLEY HEALTH NETWORK, PO BOX 781733, PHILADELPHIA, PA 1917	8-1733
5506165	A DORTIC, 857 NEW JERSEY AVE, HELLERTOWN, PA 18055-1828	
5506168	RL CAPITAL, 525 WASHINGTON BLVD 22ND FLOOR, JERSEY CITY, NJ 07310)-2606
5506170	ELECTRIC UTILITIES, 2 N 9TH ST CPC-GENN1, ALLENTOWN, PA 18101-1179	ř
5506171	CK FUNDING GROUP, 157 CHURCH STREET, NEW HAVEN, CT 06510-2100	
5506172	I, PO BOX 11816, NEWARK, NJ 07101-8116	
5506173	SAN PROPERTIES, LLC, 1081 E CONGRESS ST, ALLENTOWN, PA 18109-3313	
5506174	EDY FUNDING, LLC, 157 CHURCH STREET, NEW HAVEN, CT 06510-2100	
5506179	TED AUTO CREDIT CORP, 3990 WESTERLY PLACE, SUITE 200, NEWPORT BI	EACH, CA 92660-2312
5506180	STLAKE FINANCIAL, PO BOX 843082, LOS ANGELES, CA 90084-3082	
5506181	STLAKE FLOORING SERVICES, 4751 WILSHIRE BVLD., #100, LOS ANGELES,	CA 90010-3847

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: VRubino@newmanwilliams.com	Date/Time	Recipient Name and Address
		Nov 15 2022 18:49:00	Vincent Rubino, Newman Williams Mishkin Corveleyn et al, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360-0511
tr	Email/Text: info@pamd13trustee.com	Nov 15 2022 18:49:00	Jack N Zaharopoulos (Trustee), Standing Chapter
			13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Nov 15 2022 18:49:00	United States Trustee 200 Welmyt Street Suite
		NOV 13 2022 18:49:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5506152	^ MEBN	Nov 15 2022 18:47:39	ARS ACCOUNT RESOLUTION, 1643
		100 13 2022 10.47.37	HARRISON PKWY STE 100, FORT
5506154	+ EDI: CAPITALONE.COM		LAUDERDALE, FL 33323-2857
3300134	EDI. CALITALONI.COM	Nov 15 2022 23:53:00	CAP1/WMT, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5506155	+ EDI: CAPITALONE.COM	Nov 15 2022 23:53:00	CAPITAL ONE, PO BOX 31293, SALT LAKE
		1407 13 2022 23.33.00	CITY, UT 84131-0293
5506157	Email/Text: bankruptcy@deltabridgefunding.com	Nov 15 2022 18:49:00	CLOUDFUND, LLC, 400 RELLA BLVD SUITE 165-101, SUFFERN, NY 10901

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5506158	+ EDI: WFNNB.COM	Nov 15 2022 23:53:00	COMENITY BK/BONTON, PO BOX 182789, COLUMBUS, OH 43218-2789
5506159	+ EDI: WFNNB.COM	Nov 15 2022 23:53:00	COMENITYCB/GAMESTOP, PO BOX 182120, COLUMBUS, OH 43218-2120
5506161	EDI: JPMORGANCHASE	Nov 15 2022 23:53:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5506163	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 15 2022 18:49:00	KOHLS DEPARTMENT STORE, P.O. BOX 3115, MILWAUKEE, WI 53201-3115
5506166	+ EDI: PARALONMEDCREDT	Nov 15 2022 23:53:00	MEDICREDIT INC, PO BOX 1629, MARYLAND HEIGHTS, MO 63043-0629
5506167	+ EDI: LCIPHHMRGT	Nov 15 2022 23:53:00	NEW REZ MORTGAGE, C/O PHH MORTGAGE, PO BOX 5452, MOUNT LAUREL, NJ 08054-5452
5506169	Email/Text: Bankruptcy.Notices@pnc.com	Nov 15 2022 18:49:00	PNC BANK NA, PO BOX 5580, CLEVELAND, OH 44101
5506175	+ EDI: RMSC.COM	Nov 15 2022 23:53:00	SYNCB/JCPE, PO BOX 965007, ORLANDO, FL 32896-5007
5506176	+ EDI: RMSC.COM	Nov 15 2022 23:53:00	SYNCB/PPC, PO BOX 530975, ORLANDO, FL 32896-0001
5506177	+ EDI: RMSC.COM	Nov 15 2022 23:53:00	SYNCB/PPMC, PO BOX 965005, ORLANDO, FL 32896-5005
5506178	+ EDI: RMSC.COM	Nov 15 2022 23:53:00	SYNCB/TJX COS, PO BOX 965024, ORLANDO, FL 32896-5024

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022 Signature: /s/Gustava Winters	
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

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Vincent Rubino

on behalf of Debtor 1 Jessica Lee Gonzalez lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 3

Information to id	dentify the case:		
Debtor 1:	Jessica Lee Gonzalez	Social Security number or ITIN: xxx-xx-7179	
	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bank	cruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 13 11/14/22	
Case number:	5:22-bk-02200-MJC		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Jessica Lee Gonzalez	About Debtor 2:
2.	All other names used in the last 8 years	aka Jessica Gonzalez, aka Jessica L. Gonzalez, aka Jessica Singer, aka Jessica L. Singer, aka Jessica Lee Singer	
3.	Address	334 Sarah Way East Stroudsburg, PA 18301	
4.	Debtor's attorney Name and address	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360–0511	Contact phone 570 421–9090 Email: VRubino@newmanwilliams.com
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097 Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831–2500 Date: 11/15/22

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

Debtor Jessica Lee Gonzalez Case number 5:22-bk-02200-MJC

7. Meeting of creditors

be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

Debtors must attend the meeting to December 19, 2022 at 10:00 AM (by video conf.)

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

*** Valid photo identification and proof of social security number are required ***

Location:

Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Zoom link details.

Any other party wishing to appear: You must email the Trustee's Office at info@pamd13trustee.com prior to the meeting and you will be emailed instructions.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

Filing deadline: 1/23/23

Filing deadline: 2/17/23

Filing deadline: 5/13/23

Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the

conclusion of the meeting of creditors

9. Filing of plan

10. Creditors with a foreign address

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pace-uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

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